

- 09/755 001
- A. The issuing company will charge the money for the card immediately after it's issuing.
 - B. The issuing company will charge the money for each purchase after its executed (this option requires saving details like the customer's bank account number or credit card etc).
 - C. the issuing company will charge the money for purchases made in the card in certain agreed upon dates or times.
 - D. If the issuing company is a credit company like visa, it is possible that the charges will be made in a similar way to the company's regular charges, or the company can set a special charging method for these charges.
 - E. In any other way or time which will appear in the agreement with the customer who bought the card.

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8. A model as described in claim 1, wherein technically the money charging can be made: through the customer's bank account, by a purchase through regular credit card, by paying in cash or by any other way acceptable by the issuing company and by the customer.

9. A model as described in claim 1 (or 2), but it is stressed that in addition to the card number and the identifying code, the card will also have another code/password – "changing code" (this option was also mentioned in the description of the invention). The purpose of this code is to enable secured money transfer between people and it can have also other uses. This code is not used for purchasing, and it is known only to the card owner and the issuing company. A person with this code can ask the issuing company to change the card details, like changing the identifying code or codes, the "changing code", the name connected to the card (if exists) and more. In this way, if person A wants to transfer 100 dollars to person B he can give him: the card number, an identifying code (this is up to the issuing company), the changing code, and/or other details. Person B can now ask the issuing company to change the identifying code, the "changing code", the card number and/or other details of the card, and by doing this will prevent from person A the possibility to use the card again. On the other hand in a regular condition when person A wants to make a regular purchase he will pass to the seller only the card number and the respective identifying code and not the changing code, and this will prevent the seller from changing the card details.

10. A model as described in claim 9, wherein person B (the person who got the card with the changing code), will be able to get the money which exists in the card from the company after presenting the card's details -